

In re:
Joseph Zwicharowski
Debtor

Case No. 17-11811-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 01, 2022

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2022:

Recip ID	Recipient Name and Address
db	+ Joseph Zwicharowski, 3982 Carteret Drive, Philadelphia, PA 19114-2006

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 01 2022 23:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 01 2022 23:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/PDF: bncnotices@becket-lee.com	Aug 02 2022 00:03:53	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	Email/Text: megan.harper@phila.gov	Aug 01 2022 23:59:00	City of Philadelphia, Law Revenue Department, c/o Pamela Elchert Thurmond, 1401 JFK Boulevard, 5th Floor, Municipal Services Bldg, Philadelphia, PA 19102
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 01 2022 23:59:00	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 01 2022 23:59:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 01 2022 23:59:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/PDF: gecsedl@recoverycorp.com	Aug 02 2022 00:04:02	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2022 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
ANDREW L. SPIVACK	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper andrew.spivack@brockandscott.com wbef@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbef@brockandscott.com
BRAD J. SADEK	on behalf of Debtor Joseph Zwicharowski brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor MCLP Asset Company Inc. cwohrlab@raslg.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor U.S. Bank N.A. as trustee, et al. c/o Select Portfolio Servicing, Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
JEROME B. BLANK	on behalf of Creditor Ocwen Loan Servicing LLC paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor Wells Fargo Bank N.A. paeb@fedphe.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com
KRISTEN D. LITTLE	on behalf of Creditor Nationstar Mortgage LLC kdlittleecf@gmail.com
LILY CHRISTINA CALKINS	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com lcalkins@logs.com
LILY CHRISTINA CALKINS	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com lcalkins@logs.com
MARTIN A. MOONEY	on behalf of Creditor TD Bank N.A. as successor in interest to Commerce Bank, N.A. Martin.Mooney@ag.ny.gov, kcollins@schillerknapp.com
MICHAEL JOHN CLARK	on behalf of Creditor Nationstar Mortgage LLC mclark@squirelaw.com
PAMELA ELCHERT THURMOND	on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov edelyne.jean-baptiste@phila.gov
REBECCA ANN SOLARZ	on behalf of Creditor Brighthouse Life Insurance Company bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
SARAH K. MCCAFFERY	on behalf of Creditor U.S. BANK N.A. AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE J.P. MORGAN MORTGAGE TRUST 2007-S3 MORTGAGE PASS-THROUGH CERTIFICATES c/o Select Portfolio Servicing, Inc. ckohn@hoflawgroup.com
THOMAS SONG	on behalf of Creditor Ocwen Loan Servicing LLC tomysong0@gmail.com
United States Trustee	

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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 20

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Joseph Zwicharowski
Debtor,

Nationstar Mortgage LLC
Movant.

v.

Joseph Zwicharowski
Debtor/Respondent,

Kenneth E. West, Trustee
Additional Respondent.

BANKRUPTCY CASE NUMBER
17-11811-MDC

CHAPTER 13

11 U.S.C. § 362

STIPULATION AND ORDER

AND NOW, in consideration of the mutual promises and agreements set forth below, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, it is hereby stipulated and agreed to by and between the undersigned as follows:

1. This Stipulation shall govern all post-petition payments due and owing to Movant, including those that fall due after the arrears, as set forth below, are cured.
2. The post-petition arrearages on the mortgage held by Movant on Debtor's property at 3982 Carteret Drive, Philadelphia, PA 19114 (the "Property"), are \$3,926.07. The breakdown of the arrears is as follows:

Post-Payments from 05/01/2022 to 07/01/2022 at \$896.33 each	\$2,688.07
Bankruptcy Fees	\$1,050.00
Bankruptcy Costs	\$188.00

3. If Debtor provides proof of negotiated payments not already credited, they will receive credit for those payments.
4. Debtor shall cure the arrearages in the following manner:

(a) The balance of the arrears, to-wit, \$3,926.07, shall be cured by the Debtor through the Chapter 13 Plan. Debtor shall file an amended Chapter 13 Plan to pay the entire new adjusted arrearage claim of \$3,926.07 to Movant within thirty (30) days of entry of this order. Movant shall file an amended proof of claim to reflect the same;

5. Debtor shall resume making the regular monthly mortgage payments on August 1, 2022. If funds are not received prior to the 15th of the month, then the payment shall include all applicable late charges;

(a) Should Debtor's regular monthly payment amount change, Debtor shall be notified of such change, and the monthly payment amount due under the terms of the Stipulation shall change accordingly;

(b) All payments to Movant shall include the Loan No. written on the face thereof, and shall be made directly to Attention: 3501 Olympus Blvd., 5th Floor, Suite 500 Dallas, TX 75019;

(c) Should the Debtor's post-confirmation plan be denied confirmation, counsel for Movant may file a Certification of Default with the Court and the Court shall enter an Order granting relief as to the Property.

(d) All payments made pursuant to this Stipulation and Order shall be applied first to reimburse Movant for its attorneys' fees and costs (as provided for above) in connection with this motion. All further payments will be applied to the arrears and/or monthly payments in the manner prescribed by the Mortgage and Note.

6. In the event that Debtor fails to file an Amended Chapter 13 Plan within the time period prescribed above, or if Debtor fails to make any of the payments set forth above, Movant shall notify Debtor and Debtor's attorney of the default in writing and Debtor may cure the

default within 15 days of the notice. If the default continues to the following month, the Debtor shall include funds to cure that month's default as well. If Debtor should fail to cure the default within 15 days, Movant may file a Certification of Default with the Court, and upon the filing of the Certification, the Court shall enter an Order granting Movant relief from the automatic stay as to the Property.

7. In the event the instant bankruptcy case is converted to a case under Chapter 7, this shall constitute a default under the terms of this Stipulation. Debtor shall cure the pre-petition and post-petition arrears within ten (10) days from the date of conversion. Should the Debtor fail to cure the arrears within ten (10) days from the date of conversion, counsel for Movant may file a Certification of Default with the Court and the Court shall enter an Order granting relief from the automatic stay as to the Property.

8. Debtor understands that should Movant be forced to provide a written Notice of Default of this Stipulation, that Debtor shall be responsible for any reasonable attorney fees of \$100.00 per Notice of Default and \$200.00 per Certification of Default incurred by Movant as a result of preparation of same.

9. The proof of claim of Nationstar Mortgage LLC is hereby updated to conform to this Agreed order, and further, this Agreed Order shall serve as a Supplemental Proof of Claim.

10. Debtor agrees that the Court may waive Rule 4001(a) (3), permitting Movant to immediately implement and enforce the Court's order.

The parties request that this Honorable Court approve this stipulation.

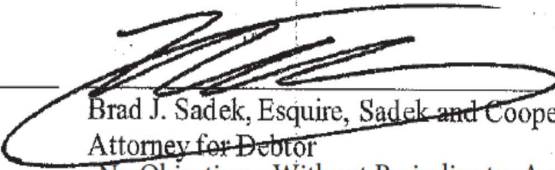
Dated: 07/29/2022

/s/ Lily C. Calkins

Christopher A. DeNardo 78447
Lily C. Calkins 327356
Attorney for Movant

Dated: _____

7/19/22


Brad J. Sadek, Esquire, Sadek and Cooper
Attorney for Debtor

No Objection - Without Prejudice to Any
Trustee Rights or Remedies

Dated: _____


July 28, 2022

/s/ LeeAne O. Huggins

Kenneth E. West
Trustee

AND NOW, this 1st day of August, 2022, it is hereby
ORDERED that the foregoing Stipulation is approved, shall be, and is made an Order of this
Court.

BY THE COURT:



MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE